



ASP Enables Credit Unions to Offer Secure Online Banking Services

→ Online banking is built around a circle of trust, one that connects customers to financial institutions to technology providers. If one connection breaks, the whole system is compromised. **Liberty Cavion**, a premier provider of secure Internet services for credit unions, counts on ActiveScout to keep out network attackers and preserve the trust on which its business depends.

About the Customer



- An ASP enabling more than 200 credit unions to offer secure Internet banking services
- Enterprise-class security that includes firewall and IDS protection and Internet access for financial institutions of all sizes, as well as for its own operations
- High level of attack vulnerability due to nature of business

As an application service provider (ASP), Liberty Cavion enables some 200 credit unions to offer their members online account information, fund transfers, bill paying, loan applications, and other conveniences. It also delivers hundreds of thousands of dollars worth of enterprise-class security services to individual credit unions. All the company's offerings must comply with security regulations set forth by the National Credit Union Association (NCUA).

The First Line of Defense

Not surprisingly, Jeff Marshall, Liberty Cavion's chief technology officer, believes in having multiple layers of protection for a network that moves so much confidential and valuable data. His firewalls surround not only the Liberty Cavion network but also those of its credit-union customers. Intrusion detection systems (IDSs) provide extra security. But Marshall wanted more.

"We average 100,000 attacks per day," he says. "Even with the IDSs in place, most of the alerts we receive are false positives and many of them are just noise. We needed to better understand the number of attempted attacks on the network."

Moreover, Marshall worried about the security of the credit union servers he couldn't control. "What keeps me up at night is the thought of a worm coming in the back door, through one of our customers," he says. "We have the ability to shut down their networks here, but by then it could be too late.

"Our security system has multiple lines of defense. If a hacker or a worm gets through one, we've got others following behind. I was looking for a product to be the first in line."

Two Million Alerts, Only One Thousand Threats

When he learned about ActiveScout Site, Marshall installed the evaluation version on Liberty Cavion's Internet gateway. "Implementation was very easy," he says. "We installed the 30-day trial and liked it so much that we bought the license right away. Its reasonable cost enabled us to add it to our existing security infrastructure."

To understand the magnitude of Liberty Cavion's security challenge, consider that during one recent week, its network received more than two million security alerts. "Of those," says Marshall, "only 15,000 were actual attacks. And of those, 14,000 were false positives. So ActiveScout narrowed two

million suspicious queries down to 1,000 legitimate threats. That's a noise reduction of more than 99 percent—and a big help to our three-person security team."

ActiveScout makes their task easier in a unique way. It provides protection by "proven intent," while a firewall provides protection by policy, and an IDS provides protection by event analysis. ForeScout's patented ActiveResponse technology focuses on the attacker, rather than on the attack, recognizing suspicious probes and scans, engaging the parties in a counterfeit dialogue, and supplying them with purposely false information that gives them away when they try to return. ActiveScout responds instantly to this "proven intent" to attack by automatically blocking network access.

Identification is 100-percent accurate. At the same time, authorized traffic moves along with no interruptions. Best of all, says Marshall, "ActiveScout automatically blocks recon-based threats with no fine-tuning, no signature updates, and no alert analysis on our part. And it does it without interfering with our IDS."

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Jeff Marshall, Chief Technology Officer, Liberty Cavion

Benefits Summary

- ActiveScout provides an affordable first layer of network protection that makes a static firewall dynamic and decreases the amount of traffic for the IDS to analyze.
- With ActiveScout, Liberty Cavion reduces noise, false positives, and manual intervention while automatically stopping attackers.
- Management tools provide data that helps Liberty Cavion measure the effectiveness of its entire security system.

Passing the Penetration Test

One way that Liberty Cavion determines how well ActiveScout works is by reviewing the results of penetration tests, a common service used by financial institutions to check network security. “When third-party testers intentionally try to break into our network,” says Marshall, “ActiveScout effectively identifies and stops the attackers.”

Looking for network security holes, in fact, is a continuous activity at Liberty Cavion. “The ActiveScout Site Manager application has an intuitive, elegant interface,” says Marshall. Unlike other security technologies, ActiveScout presents data organized by attacker, revealing the complete history of an individual’s activity with a single click.

By correlating ActiveScout data with firewall and IDS data, Liberty Cavion can maximize the effectiveness of its total security system and better assess its network vulnerability. This reporting capability, as well as the reduction in noise and false positives, has gone a long way toward helping Marshall rest easier.

But that doesn’t mean he’s resting on his laurels. There’s too much at stake for Liberty Cavion and its customers. According to an online banking report from the Credit Union National Association (CUNA), 35 percent of recently surveyed consumers identified lack of security as a major barrier to using online financial services.

“We provide credit unions the comfort of maintaining their security systems and delivering Internet access, both for themselves and their customers,” says Marshall. “In turn, our credit unions

hold us accountable for protecting their operations.” With help from ActiveScout, Liberty Cavion is building the trust that consumers demand from on-line banking.

About Liberty Cavion

Based in Englewood, Colorado, Liberty Cavion is a division of Liberty Enterprises, a leading provider of payment systems, marketing services, and technology solutions to more than 5,400 credit unions. It is a family- and employee-owned company. Cavion began as the software development arm of systems integrator Sigmacom Corporation, spinning off to become Cavion Technologies in 1997. Part of Liberty Enterprises since 2000, Liberty Cavion focuses on providing secure Internet services. For more information, visit www.libertysite.com/cavion.



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About ForeScout Technologies

ForeScout Technologies’ automatic Intrusion Prevention system is based on a simple philosophy: Identify and stop the attacker thereby preventing both known and unknown attacks. The patented ActiveScout solution provides “Protection by Proven Intent”, a methodology which identifies and blocks attackers with 100% accuracy, enabling the confidence to turn on automatic blocking. **For more information, please visit us at www.forescout.com.**